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Attorney Docket Number	037607-0238
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Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			

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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
		CA 2086269 A	06-25-1994	Willis		

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 29, 2010 <i>(use as many sheets as necessary)</i>		Application Number	10/816,496
		Filing Date	4/1/2004
		First Named Inventor	Mark Y. An
		Art Unit	3694
		Examiner Name	Trotter, Scott S.
Sheet 2 of 2	Attorney Docket Number	037607-0238	

FOREIGN PATENT DOCUMENTS						
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
		Zorn et al, "AUTOMATED UNDERWRITING AND LENDING OUTCOMES: THE EFFECT OF IMPROVED MORTGAGE RISK ASSESSMENT ON UNDER-SERVED POPULATIONS", 2001 August, Institute of Business and Economic Research	
		Susan Wharton Gates et al, "Automated Underwriting: Friend or Foe to Low-Mod Households and Neighborhoods?", 2003 November, Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities	
		"Taking the Mystery Out Of Your Mortgage," Fannie Mae, 2000.	
		"Countrywide Adds Subprime Automated Underwriting to CWBC", 2000 May 24, PR Newswire	
		Wayne Passmore et al, "The Effect of Automated Underwriting on the Profitability of Mortgage Securitization1", 1997 May 6, Federal Reserve Board	
		"Fannie Mae Pledges to Help Raise Minority Homeownership", 2004 Jan 27, PR Newswire	
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		"In Brief: Fannie Updates Underwriting Program", American Banker. New York, N.Y.: Jul 19, 2000. Vol. 165, Iss. 137; pg. 10	

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